

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

§ Case No. 09-11289

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$242,250.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$70,250.00</u>
Total Distribution to Claimants: <u>\$106,073.36</u>	Claims Discharged Without Payment: <u>\$105,897.59</u>
Total Expenses of Administration: <u>\$80,047.95</u>	

3) Total gross receipts of \$ 201,121.31 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$186,121.31 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$204,992.00	\$53,884.25	\$42,116.80	\$42,116.80
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	80,047.95	80,047.95	80,047.95
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	80,286.24	91,375.91	91,375.91	63,956.56
TOTAL DISBURSEMENTS	\$285,278.24	\$225,308.11	\$213,540.66	\$186,121.31

4) This case was originally filed under Chapter 7 on March 31, 2009.
The case was pending for 33 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/25/2011 By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Personal injury claim-unscheduled	1242-000	201,071.73
Interest Income	1270-000	49.58
TOTAL GROSS RECEIPTS		\$201,121.31

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Cassandra Wessling	Payment of exemption for PI case	8100-002	15,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Hinsdale Bank & Trust Co.	4110-000	N/A	11,767.45	0.00	0.00
NOTFILED	Countrywide Home Lending	4110-000	169,909.00	N/A	N/A	0.00
NOTFILED	Hinsdale Bank & Trust	4110-000	10,260.00	N/A	N/A	0.00
NOTFILED	Countrywide Home Lending	4110-000	18,001.00	N/A	N/A	0.00
NOTFILED	Mb Financial Bank Community Lending	4110-000	6,822.00	N/A	N/A	0.00
	St Joseph Medical Center	4210-000	N/A	26,280.60	26,280.60	26,280.60
	Ingenix	4210-000	N/A	1,351.53	1,351.53	1,351.53
	Accent	4210-000	N/A	7,818.00	7,818.00	7,818.00
	Progressive Insurance	4210-000	N/A	6,666.67	6,666.67	6,666.67
TOTAL SECURED CLAIMS			\$204,992.00	\$53,884.25	\$42,116.80	\$42,116.80

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	12,555.74	12,555.74	12,555.74
MICHAEL G. BERLAND	2200-000	N/A	129.20	129.20	129.20
Law Office of Barry Rabovitz	3210-600	N/A	67,023.91	67,023.91	67,023.91
Law Office Of Barry Rabovsky	3220-610	N/A	339.10	339.10	339.10
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	80,047.95	80,047.95	80,047.95

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Dell Financial Services L.L.C.	7100-000	1,808.00	1,749.92	1,749.92	1,224.82
3	Chase Bank USA NA	7100-000	N/A	5,786.22	5,786.22	4,049.94
4	Chase Bank USA NA	7100-000	N/A	18,888.17	18,888.17	13,220.36
5	PYOD LLC as assignee of Citibank,c/o Resurgent	7100-000	N/A	26,367.88	26,367.88	18,455.61
6	Chase Bank USA,N.A.	7100-000	N/A	2,199.38	2,199.38	1,539.41

7	Pampered Chef	7100-000	N/A	18,057.49	18,057.49	12,638.94
8	PRA Receivables Management, LLC-agent Portfolio Recovery	7100-000	N/A	14,402.28	14,402.28	10,080.56
9	PRA Receivables Management LLC as agent for Prarie	7100-000	N/A	47.30	47.30	33.11
10	PRA Receivables Management LLC as agent for Prarie	7100-000	N/A	22.04	22.04	15.43
11	PRA Receivables Management LLC agent for Prarie	7100-000	N/A	492.00	492.00	344.36
12	GE Money Bank dba Sam's Club,c/oRecovery Management	7100-000	N/A	3,363.23	3,363.23	2,354.02
NOTFILED	Harris & Harris Ltd	7100-000	75.00	N/A	N/A	0.00
NOTFILED	Kohls	7100-000	2,131.00	N/A	N/A	0.00
NOTFILED	Dependon Collection Se	7100-000	680.00	N/A	N/A	0.00
NOTFILED	Feb/frys	7100-000	2,429.00	N/A	N/A	0.00
NOTFILED	Miramed Revenue Group LLC	7100-000	2,868.24	N/A	N/A	0.00
NOTFILED	Creditors Collection B	7100-000	114.00	N/A	N/A	0.00
NOTFILED	Provena St Joseph Hospital	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Mrsi	7100-000	384.00	N/A	N/A	0.00
NOTFILED	Wash Mutual/providian	7100-000	5,634.00	N/A	N/A	0.00
NOTFILED	Washington Mutual / Providian	7100-000	17,860.00	N/A	N/A	0.00
NOTFILED	Unvl/citi	7100-000	24,963.00	N/A	N/A	0.00
NOTFILED	Us Bank/na Nd	7100-000	2,230.00	N/A	N/A	0.00
NOTFILED	Creditors Collection B	7100-000	561.00	N/A	N/A	0.00
NOTFILED	Sams Club	7100-000	3,283.00	N/A	N/A	0.00
NOTFILED	Creditors Collection B	7100-000	831.00	N/A	N/A	0.00
NOTFILED	Capital One, N.a.	7100-000	14,435.00	N/A	N/A	0.00
NOTFILED	Community Orthopedics	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Accelerated Health Systems	7100-000	unknown	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			80,286.24	91,375.91	91,375.91	63,956.56

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-11289

Trustee: (520196) MICHAEL G. BERLAND

Case Name: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

Filed (f) or Converted (c): 03/31/09 (f)

§341(a) Meeting Date: 05/04/09

Period Ending: 12/25/11

Claims Bar Date: 08/20/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2609 Labrecque-scheduled	185,000.00	0.00	DA	0.00	FA
2 2 checking accunts-Shorewood-scheduled	50.00	0.00	DA	0.00	FA
3 Tools-scheduled	1,000.00	0.00	DA	0.00	FA
4 Household goods-scheduled	3,000.00	0.00	DA	0.00	FA
5 Clothing-scheduled	200.00	0.00	DA	0.00	FA
6 Fidelity IRA-sccheduled	30,000.00	0.00	DA	0.00	FA
7 Tax refund-scheduled	6,000.00	0.00	DA	0.00	FA
8 2008 Toyota-Sienna-scheduled	10,000.00	0.00	DA	0.00	FA
9 2005 Toyota Camry-scheduled	7,000.00	0.00	DA	0.00	FA
10 Personal injury claim-unscheduled (u)	0.00	186,071.73		201,071.73	0.00
Int INTEREST (u)	Unknown	N/A		49.58	Unknown
11 Assets Totals (Excluding unknown values)	\$242,250.00	\$186,071.73		\$201,121.31	\$0.00

Major Activities Affecting Case Closing:

The Trustee hired special counsel in connection with a personal injury case, which was settled. The Trustee wil file his Final Report in 2011.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-11289

Case Name: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

Taxpayer ID #: **-***5269

Period Ending: 12/25/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****36-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/18/09	{10}	State Farm Mutal Automobile Insurance Company	Payment of PI settlement	1242-000	201,071.73		201,071.73
11/20/09		To Account #*****3666	Transfer to pay liens and exemptions	9999-000		57,116.80	143,954.93
11/20/09	1001	Law Office of Barry Rabovitz	Payment of attorney fee per court order	3210-600		67,023.91	76,931.02
11/20/09	1002	Law Office Of Barry Rabovsky	Payment of special counsel's expenses per court order	3220-610		339.10	76,591.92
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.38		76,594.30
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.41		76,597.71
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.02		76,600.73
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	2.91		76,603.64
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.43		76,607.07
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.52		76,607.59
04/06/10		Wire out to BNYM account 9200*****3665	Wire out to BNYM account 9200*****3665	9999-000	-76,607.59		0.00

ACCOUNT TOTALS	124,479.81	124,479.81	\$0.00
Less: Bank Transfers	-76,607.59	57,116.80	
Subtotal	201,087.40	67,363.01	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$201,087.40	\$67,363.01	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-11289

Case Name: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

Taxpayer ID #: **-***5269

Period Ending: 12/25/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****36-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/20/09		From Account #*****3665	Transfer to pay liens and exemptions	9999-000	57,116.80		57,116.80
11/24/09	101	St Joseph Medical Center	Payment of lien per court order	4210-000		26,280.60	30,836.20
11/24/09	102	Ingenix	Payment of lien per court order	4210-000		1,351.53	29,484.67
11/24/09	103	Accent	Payment of lien per court order	4210-000		7,818.00	21,666.67
11/24/09	104	Progressive Insurance	Payment of lien per court order	4210-000		6,666.67	15,000.00
11/24/09	105	Cassandra Wessling	Payment of exemption for PI case	8100-002		15,000.00	0.00

ACCOUNT TOTALS	57,116.80	57,116.80	\$0.00
Less: Bank Transfers	57,116.80	0.00	
Subtotal	0.00	57,116.80	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$0.00	\$42,116.80	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-11289

Case Name: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

Taxpayer ID #: **-***5269

Period Ending: 12/25/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****36-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****3665	Wire in from JPMorgan Chase Bank, N.A. account *****3665	9999-000	76,607.59		76,607.59
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	3.67		76,611.26
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	4.55		76,615.81
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	4.41		76,620.22
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	4.56		76,624.78
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	4.54		76,629.32
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.88		76,631.20
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.95		76,633.15
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.88		76,635.03
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.95		76,636.98
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.95		76,638.93
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	1.76		76,640.69
03/11/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0300%	1270-000	0.81		76,641.50
03/11/11		To Account #9200*****3666	Transfer for purpose of final distribution	9999-000		76,641.50	0.00

ACCOUNT TOTALS	76,641.50	76,641.50	\$0.00
Less: Bank Transfers	76,607.59	76,641.50	
Subtotal	33.91	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$33.91	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-11289

Case Name: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

Taxpayer ID #: **-***5269

Period Ending: 12/25/11

Trustee: MICHAEL G. BERLAND (520196)

Bank Name: The Bank of New York Mellon

Account: 9200-*****36-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/11/11		From Account #9200*****3665	Transfer for purpose of final distribution	9999-000	76,641.50		76,641.50
03/19/11	10106	MICHAEL G. BERLAND	Dividend paid 100.00% on \$129.20, Trustee Expenses; Reference:	2200-000		129.20	76,512.30
03/19/11	10107	MICHAEL G. BERLAND	Dividend paid 100.00% on \$12,555.74, Trustee Compensation; Reference:	2100-000		12,555.74	63,956.56
03/19/11	10108	Dell Financial Services L.L.C.	Dividend paid 69.99% on \$1,749.92; Claim# 2; Filed: \$1,749.92; Reference:	7100-000		1,224.82	62,731.74
03/19/11	10109	Chase Bank USA NA	Dividend paid 69.99% on \$5,786.22; Claim# 3; Filed: \$5,786.22; Reference:	7100-000		4,049.94	58,681.80
03/19/11	10110	Chase Bank USA NA	Dividend paid 69.99% on \$18,888.17; Claim# 4; Filed: \$18,888.17; Reference:	7100-000		13,220.36	45,461.44
03/19/11	10111	PYOD LLC as assignee of Citibank,c/o Resurgent Capital	Dividend paid 69.99% on \$26,367.88; Claim# 5; Filed: \$26,367.88; Reference:	7100-000		18,455.61	27,005.83
03/19/11	10112	Chase Bank USA,N.A.	Dividend paid 69.99% on \$2,199.38; Claim# 6; Filed: \$2,199.38; Reference:	7100-000		1,539.41	25,466.42
03/19/11	10113	Pampered Chef	Dividend paid 69.99% on \$18,057.49; Claim# 7; Filed: \$18,057.49; Reference:	7100-000		12,638.94	12,827.48
03/19/11	10114	PRA Receivables Management, LLC-agent Portfolio Recovery	Dividend paid 69.99% on \$14,402.28; Claim# 8; Filed: \$14,402.28; Reference:	7100-000		10,080.56	2,746.92
03/19/11	10115	PRA Receivables Management LLC as agent for Prarie Emergency	Dividend paid 69.99% on \$47.30; Claim# 9; Filed: \$47.30; Reference:	7100-000		33.11	2,713.81
03/19/11	10116	PRA Receivables Management LLC as agent for Prarie Emergency	Dividend paid 69.99% on \$22.04; Claim# 10; Filed: \$22.04; Reference:	7100-000		15.43	2,698.38
03/19/11	10117	PRA Receivables Management LLC agent for Prarie Emergency	Dividend paid 69.99% on \$492.00; Claim# 11; Filed: \$492.00; Reference:	7100-000		344.36	2,354.02
03/19/11	10118	GE Money Bank dba Sam's Club,c/oRecovery Management	Dividend paid 69.99% on \$3,363.23; Claim# 12; Filed: \$3,363.23; Reference:	7100-000		2,354.02	0.00

ACCOUNT TOTALS	76,641.50	76,641.50	\$0.00
Less: Bank Transfers	76,641.50	0.00	
Subtotal	0.00	76,641.50	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$76,641.50	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-11289

Case Name: WESSLING, WILLIAM C, JR.
WESSLING, CASSANDRA L

Taxpayer ID #: **-***5269

Period Ending: 12/25/11

Trustee: MICHAEL G. BERLAND (520196)
Bank Name: The Bank of New York Mellon
Account: 9200-*****36-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	201,121.31
Less Payments to Debtor :	15,000.00
Net Estate :	\$186,121.31

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****36-65	201,087.40	67,363.01	0.00
Checking # ***-*****36-66	0.00	42,116.80	0.00
MMA # 9200-*****36-65	33.91	0.00	0.00
Checking # 9200-*****36-66	0.00	76,641.50	0.00
	\$201,121.31	\$186,121.31	\$0.00